



Order Filed on December 20, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Manufacturers and Traders Trust Company also known
as M&T Bank Successor by Merger to Hudson City
Savings Bank, FSB

In Re:
Charles A. Wilson & Sheri Kristin Wilson,
Debtors.

Case No.: 14-30362-CMG

Adv. No.:

Hearing Date: 11/2/2016 @ 9:00 a.m.

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: December 20, 2016

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtors: Charles A. Wilson & Sheri Kristin Wilson

Case No: 14-30362-CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Manufacturers and Traders Trust Company also known as M&T Bank Successor by Merger to Hudson City Savings Bank, FSB, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 1207 Galley Avenue, Manahawkin, NJ 08050, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Adolph P. Sicheri, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 15, 2016, Debtors are due for the payment due December 1, 2016 with \$2.55 in suspense; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2016, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Charles Wilson
1207 Galley Avenue
Manahawkin, NJ 08050

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Charles A. Wilson
 Sheri Kristin Wilson
 Debtors

Case No. 14-30362-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Dec 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2016.

db/jdb +Charles A. Wilson, Sheri Kristin Wilson, 1207 Galley Ave, Manahawkin, NJ 08050-2230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2016 at the address(es) listed below:

Adolph P. Sicheri on behalf of Joint Debtor Sheri Kristin Wilson info@sicheri.com
 Adolph P. Sicheri on behalf of Debtor Charles A. Wilson info@sicheri.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Manufacturers and Traders Trust Company also known as M&T Bank Successor by Merger to Hudson City Savings Bank, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Joshua I. Goldman on behalf of Creditor Hudson City Savings Bank, FSB jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
 Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 9